

HB # 297

- NATURAL ATTRITION – This is not taking place in our schools. Senior teachers are not able to retire due to insurance costs.
- STUDENTS DESERVE WIDE EXPOSURE- Students would benefit from exposure to fresh young teachers as well as senior experienced teachers.
- YOUNG TEACHERS ARE LEAVING THE STATE- Jobs and benefits are not available to entice young teachers to stay.
- INSURANCE CONSISTENCY NEEDED- There is a discrepancy in benefit packages throughout the state.
- DISTRICTS WILL SAVE MONEY- Universal coverage would save money for the districts.
- MONTHLY SALARIES AND RETIREMENT ARE LOW- Teachers have fewer financial resources in which to cover high health insurance costs.
- NO FAULT OF OUR OWN- Teachers who are responsible retirement planners couldn't have foreseen that health insurance costs would affect their retirement plans so drastically.
- WE'RE COMMITTED TO STAY- Teachers committed to the children of Montana need your support in defraying health care costs.

PEGGY MALLETTE
ALETH KOCH